

# MADISON NATIONAL LIFE INSURANCE COMPANY, INC.

Mailing: PO Box 5008, Madison, WI 53705 • Phone: 1-800-356-9601

Home Office: 1241 John Q. Hammons Drive, Madison, WI 53717

## AMENDMENT GROUP TERM LIFE INSURANCE ISSUED TO CITY OF PORTSMOUTH PLAN NUMBER 63226

Class Number - Description: 02) All Eligible Police Ranking

This Amendment is made a part of the Group Term Life Certificate of Insurance (“Certificate”) to which it is attached. The provisions of this Amendment are effective on **January 1, 2019** and will expire concurrently with the Contract.

In consideration of issuance, the Certificate is hereby amended and modified, as follows:

1. On the Schedule of Benefits, the section entitled “Additional AD&D Benefits” is hereby deleted in its entirety and is replaced with:

“Additional AD&D Benefit

- |                          |           |
|--------------------------|-----------|
| 1. Seat Belt Benefit:    | Included  |
| 2. Air Bag Benefit:      | Included  |
| 3. Education Benefit:    | Included  |
| 4. Repatriation Benefit: | Included” |

2. Under section “VIII. ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE”, the following is hereby added to the section entitled ‘Additional AD&D Benefits’:

“2. Air Bag Benefit

- a. **Air Bag** means an Automobile safety device consisting of a bag designed to inflate automatically especially in front of an occupant in case of collision. We will pay an Air Bag Benefit for an Insured Person if:
  - 1) the private passenger car was equipped with an airbag for the seat in which the Insured Person was seated; and
  - 2) the seatbelt(s) was in use and properly fastened at the time of the covered Accident.
- b. We will not pay an Air Bag Benefit with respect to an Insured Person if:
  - 1) the Automobile Accident occurs when the Automobile driven by such Insured Person is being used for racing, stunting or exhibition work;
  - 2) the Automobile Accident occurs when such Insured Person is in violation of any traffic laws of the jurisdiction in which the Automobile is being operated; or
  - 3) the Automobile Accident occurs while such Insured Person is driving legally intoxicated as defined by the laws of the jurisdiction in which the vehicle was being operated.
  - 4) the Insured Person was the driver of the private passenger car and did not hold a valid driver’s license at the time of the Accident;
  - 5) We determine that the airbag(s) had been disengaged prior to the Accident
- c. Amount of Benefit. The Air Bag Benefit is paid in addition to the AD&D Benefit paid because of the Insured Person’s accidental death and equals the lesser of the following:
  - 1) \$5,000; or
  - 2) 5% of the applicable AD&D insurance amount.

3. Education Benefit

a. We will pay an Education Benefit, in addition to Your AD&D Benefit, on behalf of each Child who is enrolled in an accredited institution at the time of Your death, subject to the following requirements:

- 1) You died as the result of an accidental bodily Injury within 365 days after the date of the event causing Your Injury;
- 2) The event causing Your accidental bodily Injury occurred while You were insured under the Group Policy for AD&D Insurance; and
- 3) Your Child furnishes proof of continuing eligibility for the Education Benefit within 30 days of Our request for such information.
- 4) The maximum benefit amount per semester is the lesser of 100% of Your AD&D Insurance Amount or \$1,500.
- 5) The number of benefit payments is limited to 8 payments per lifetime.
- 6) The aggregate benefit amount is limited to \$12,000.
- 7) The maximum benefit period is 4 years from the date the first benefit payment has been made.

4. Repatriation Benefit

If an amount is payable under this Group Policy for Your Loss of life which occurred at least 100 miles away from Your permanent place of residence, We will pay for all customary and reasonable expenses incurred for preparation of the body and its transportation to the place of burial or cremation, up to a maximum of \$5,000.

GTL-C2000-0608T-NH"

All other terms, provisions and conditions of the Certificate remain unchanged. Provisions under this Amendment are subject to all the terms and conditions, limitations and exclusions of the Certificate.